

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Rowan Bosworth-Davies et al. **Art Unit:** N/A
Serial No.: To be assigned **Examiner:** N/A
Filed: Herewith
FOR: COUNTERMEASURES FOR IRREGULARITIES IN FINANCIAL
TRANSACTIONS



INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
2900 Crystal Drive
Arlington, VA 22202-3512

S I R:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98 and to the duty of disclosure set forth in 37 C.F.R. § 1.56, the Examiner in charge of the above-identified application is requested to consider and make of record the references listed on the PTO 1449 submitted herewith. A copy of each of the listed references is also enclosed.

Although the information submitted herewith may be "material" to the Examiner's consideration of the subject application, this submission is not intended to constitute an admission that such information is "prior art" as to the claimed invention.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

This information disclosure statement is being filed within three months of the filing date of the above-referenced application. No first Official Action has yet been received and it is presumed that none has yet been mailed. No fee or certification is required under 37 C.F.R. § 1.97(b).

Dated: November 29, 2001 Respectfully submitted,

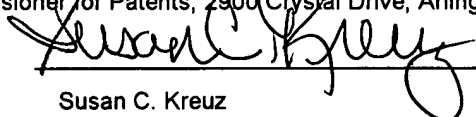


Joseph J. Opalach
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Encls: PTO Form 1449,
Copy of (11) References
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The Commissioner for Patents is hereby
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I Hereby certify that this paper and fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service with sufficient postage under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner for Patents, 2900 Crystal Drive, Arlington, VA 22202-3513.



Susan C. Kreuz